

Consumer Decision to Purchase an Annuity NOT Recommended by a Producer

Do Not Sign This Form Unless You Have Read and Understand It.

Why are You being given this form? You are buying a financial product – an annuity. You have been working with an agent, broker, or company that did not recommend the purchase you are planning to make.

To recommend a product that effectively meets your needs, objectives, and situation, the agent, broker, or company has the responsibility to learn about You, your financial situation, insurance needs, and financial objectives.

If You sign this form, it means You know that you're buying an annuity that was not recommended.

Statement of Purchaser:

I understand that I am buying an annuity, but the agent, broker, or company did not recommend that I buy it. If I buy it **without a recommendation**, I understand I may lose protections under the Maine Insurance Code.

Customer Signature

Date

Agent/Producer Signature

Date